

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Clayton A. DAVIS)	Group Art Unit: 3693
)	
Application No.: 10/785,415)	Examiner: Vezeris, James A.
)	
Filed: February 25, 2004)	Confirmation No.: 8364
)	
For: SYSTEMS AND METHODS FOR)	
ISSUING SECURITIES ON TAX-)	
EXEMPT BONDS BASED ON A)	
SINGLE TRUST)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Final Office Action mailed October 28, 2008, the period for response to which extends through January 28, 2009, and concurrent with a Request for Continued Examination, please amend this application as follows:

Amendments to the Claims begin on page 2.

Remarks follow the amendment section of this paper.